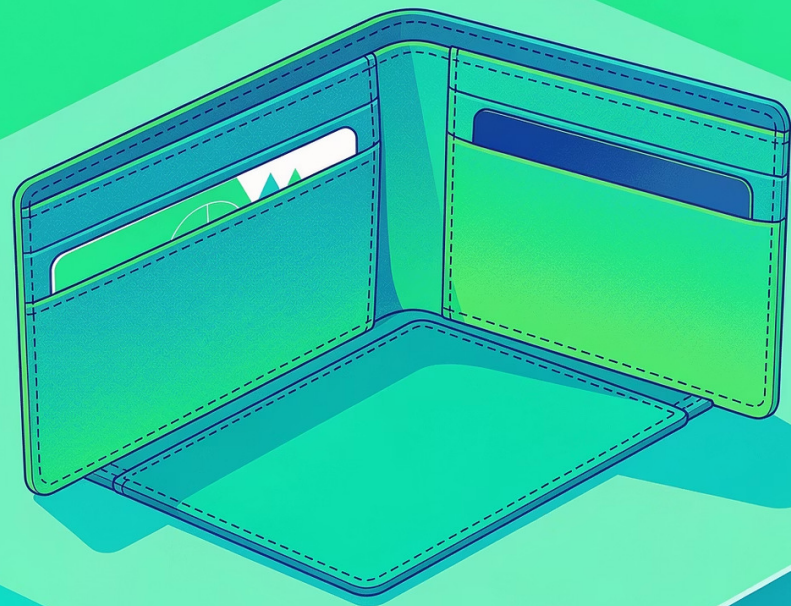


You're Not Broke. Your Budget Is.

The mistakes keeping you stuck — and how to fix them fast.





Most budgets fail before they start.

It's not your income. It's not bad luck. *It's what you don't know.*

Get the full system:

<https://garykfinance.com>

The Real Problem

You make money

Income isn't the issue – management is.

Money disappears

No system = no control over where it goes.

Cycle repeats

Same habits. Same results. Every single month.

Budgeting Mistakes Are Keeping You Broke

These aren't small slip-ups. **They're wealth killers hiding in plain sight.** And most people make them every month without realizing it.



12 Mistakes. One Big Wake-Up Call.



Recognize

Break

Build

Let's go through every single one — and what to do instead.



⚠ MISTAKE #1

You Budget From Memory

Guessing your spending is not budgeting. Write it down. Every dollar. Every time.

 MISTAKE #2

You Forget Irregular Expenses

What you plan for

- Rent
- Groceries
- Utilities

What sneaks up

- Car repairs
- Annual subscriptions
- Holiday gifts
- Medical bills

Plan for these — or they'll destroy your budget.

⚠ MISTAKE #3

Small Purchases Kill Big Goals

\$7 here. \$12 there. It adds up to thousands lost every year. Track every small purchase — no exceptions.



TAKE ACTION NOW

Ready to Fix Your Budget?

Stop guessing. Stop leaking money. Get the full system — free tools, templates, and guides built for real people.

Get the full system: <https://garykfinance.com>

△ MISTAKE #4

No "Fun Money" Category

The problem

Budgets with zero fun get abandoned fast. Restriction without release always backfires.

The fix

Budget a guilt-free fun amount every month. Even \$25 makes you more likely to stick with it.



△ MISTAKE #5

You Avoid Looking at Debt

Ignoring debt doesn't make it shrink. **It grows — silently — until it's a crisis.** Face the numbers today.

📺 MISTAKE #6

You Budget Income — Not Take-Home

Gross income

What your offer letter says. Looks great on paper.

Net income

What actually hits your bank. **Budget from this number only.**
Always.



⚠ MISTAKE #7

Subscriptions You Forgot You Have

The average person wastes **\$219/month** on subscriptions they rarely use. Audit yours this week — cancel what you don't need.

© MISTAKE #8

No Emergency Fund in the Budget



Life happens

Car breaks down. Kid gets sick. Job cuts hours. An emergency fund is not optional.



Start small

Even \$500 changes everything. Build to 3 months of expenses over time.

(⚠️) MISTAKE #9

Impulse Buys Blow the Plan

One unplanned purchase breaks momentum. [Use a 24-hour rule](#) — wait before you buy. Most urges disappear by morning.



You Budget Once and Never Review



Set Budget

Review Weekly

Adjust & Win

A budget isn't a one-time document. **It's a living system.** Check in weekly. Adjust monthly. Stay in control always.



MISTAKE #11

You Budget Alone (When You Shouldn't)

Money fights are the #1 cause of relationship stress. [Get your partner on the same page.](#) Budget together. Win together.

MISTAKE #12

You Have No "Why" Behind the Budget

A budget without a goal is just a list of restrictions. [Attach it to a dream](#) – and you'll actually stick to it.

Pay off debt

Buy a home

Retire early

Build freedom

Keep It Simple. Make It Easy.

The best budget is the one you *actually use*. Don't overcomplicate it. Simple systems beat perfect systems every time.



Stop the Cycle. Start Today.

You now know the 12 mistakes killing your budget. **The next move is yours.** Get the full system, free guides, and tools — built to help you win with money.

Full System

garykfinance.com

Free Guides + Tools

garykfinance.com

Keep It Simple

One step. Start now.

Get Started Free →

Explore Free Tools

